

## **ABSTRACT**

A carrier for a vehicle that includes an insulation layer disposed between an inner shell and an outer covering. The carrier shell has at least one sidewall that defines an article receiving cavity. In a preferred embodiment, insulation is applied to an exterior surface of the sidewall. In one preferred embodiment, the insulation includes heat reflecting constituents that reduce heat transfer to the shell and to an object received and supported by the shell. One preferred composition includes ceramic and/or silica particles in a binder of acrylic, epoxy and/or latex that cures to adhere to the shell. Preferred carrier embodiments include a motorcycle saddlebag, a motorcycle tour pack and a vehicle seat assembly.